What Sets TIAA-CREF Apart

TIAA-CREF is the financial services organization of choice for 3.7 million of your colleagues in the academic, medical, cultural and research fields. We offer Northwest Nazarene University certain advantages. Through TIAA-CREF, you get:

Unique Investment Options
We offer unique choices like the TIAA Traditional Annuity, which provides a minimum guaranteed rate (generally between 1% and 3%) plus the opportunity for additional amounts. The TIAA Traditional Annuity provides a good way to obtain guaranteed income during retirement. We also offer the TIAA Real Estate Account, a variable annuity account that invests in directly owned, income-producing commercial real estate.

Objective Investment Advice
TIAA-CREF offers one-on-one investment advice sessions at no added cost. Your consultant will help you select appropriate investments for your portfolio.

TIAA’S Top Ratings
For its stability, claims-paying ability and overall financial strength, TIAA, the insurance company that backs TIAA Traditional and our other guaranteed products, currently holds among the highest ratings from all of the leading insurance company ratings agencies.

Investment Choices That Match Your Goals
From retirement accounts and brokerage services, to life insurance, education savings and mutual funds, we provide a full range of products and services to help meet your needs.

A Commitment to Consistent Growth
TIAA-CREF’s long-term investment performance is supported by solid risk management built on years of experience. Our approach enables us to hold investments through market ups and downs - a strategy that has achieved competitive returns over the long run.

Low Costs
Our expenses are among the lowest in the variable annuity and mutual fund industries. Additionally, TIAA-CREF annuities and mutual funds have no sales charges, and no fees for transferring between investments. Our low costs can help put more of your money toward your retirement and other goals. (Please note that some investments have a redemption fee. To learn more, read the prospectus at www.tiaa-cref.org/prospectuses.)

1  TIAA Traditional is a guaranteed insurance contract and not an investment for Federal Securities Law purposes.
2  These additional amounts, when declared, remain in effect for the “declaration year,” which begins each March 1. There is no assurance that additional amounts will be declared.
3  Guarantees are based upon TIAA's claims-paying ability.
4  A++, A.M. Best Company (as of 2/11); AAA, Fitch Ratings (as of 6/11); Aaa, Moody’s Investors Service (as of 6/11); AA+, Standard & Poor’s (as of 8/11). These ratings do not apply to variable annuities, mutual funds, or any other product or service not fully backed by TIAA’s claims-paying ability. Ratings are subject to change. There is no guarantee that current ratings will be maintained. Per S&P criteria, the downgrade of U.S. long-term government debt limits the highest rating of U.S. insurers to AA+ (the second-highest rating available).
5  Past performance cannot guarantee future results.
6  Morningstar Direct (March 2011) based on Morningstar expense comparisons by category. Please note that lower expenses do not mean higher returns.
How to Enroll Online

TAA-CREF Makes It Easy For You to Enroll in the Northwest Nazarene University Defined Contribution Plan

Online enrollment is the fastest and easiest way to enroll. Before you enroll, have the following information available:

- The access code for each plan for which you are eligible: Northwest Nazarene University Defined Contribution Plan, Access Code 334071
- Your Social Security number
- Your beneficiary’s Social Security number, birth date and address
- Your investment allocations (learn more at www.tiaa-cref.org/myretirementplan).

To Enroll Online

Go to www.tiaa-cref.org/myretirementplan, enter your access code and click “Submit.” Then, select your plan name and click “Enroll Now.” Next, click the plan name under the “Online Enrollment” section. You will come to the “Welcome” page. Once on this page:

- Enter your User ID and click “Log In” if you have an established TIAA-CREF User ID and Password. Click “Register with TIAA-CREF” if you are a first-time user and need to create your User ID and Password.
- Follow the on-screen directions to complete your enrollment application.
- Note: At the allocation screen, click on any investment choice to view its fact sheet.
- Next, print a confirmation page from the “Thank You” screen.

Important

If you participate in the Northwest Nazarene University Defined Contribution Plan, you may need to complete and submit a Salary Reduction Agreement form for your enrollment application to be processed. You can obtain the Salary Reduction Agreement from the Benefits Office. Please return the completed agreement to your Benefits Office for processing.

We’re Here to Help

If you need assistance with enrolling online, call TIAA-CREF at 800 842-2888 Monday through Friday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature or visit tiaa-cref.org for details.

Investment products, insurance products and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity and may lose value.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877 518-9161 or go to tiaa-cref.org for a prospectus that contains this and other information. Please read the prospectus carefully before investing.

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